

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RULE 116 AMENDMENT  
RESPONSE TO FINAL REJECTION**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3693  
Confirmation No.: 4821  
Title: *Method for Maximizing Retirement Income Using Financial  
Bridge Products and Deferred Social Security Income*

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. § 1.116**

In response to the final Office Action dated November 15, 2010, Applicants respectfully request the Examiner to reconsider the rejection of the claims in view of the following.